
State: District of Columbia **First Filing Company:** American Zurich Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Commercial Property Distinguished Programs Condominium Endorsement
Project Name/Number: Commercial Property Distinguished Programs Condominium Endorsement/42350

Filing at a Glance

Companies: American Zurich Insurance Company
American Guarantee and Liability Insurance Company
Zurich American Insurance Company of Illinois
Zurich American Insurance Company

Product Name: Commercial Property Distinguished Programs Condominium Endorsement

State: District of Columbia

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Form

Date Submitted: 11/11/2019

SERFF Tr Num: ZURC-132150711

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 43250

Effective Date: 12/15/2020

Requested (New):

Effective Date: 12/15/2020

Requested (Renewal):

Author(s): Cindy Schultz

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

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General Information

Project Name: Commercial Property Distinguished Programs Status of Filing in Domicile:
Condominium Endorsement
Project Number: 42350 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 11/11/2019
State Status Changed: Deemer Date:
Created By: Cindy Schultz Submitted By: Cindy Schultz
Corresponding Filing Tracking Number:

Filing Description:
The purpose of this filing is to submit an endorsement to be used with our Distinguished Programs business.

See Explanatory Memorandum for details

Company and Contact

Filing Contact Information

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Filing Company Information

American Zurich Insurance Company	CoCode: 40142	State of Domicile: Illinois
1299 Zurich Way	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-3141762	

American Guarantee and Liability Insurance Company	CoCode: 26247	State of Domicile: New York
1299 Zurich Way	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-6071400	

Zurich American Insurance Company of Illinois	CoCode: 27855	State of Domicile: Illinois
1299 Zurich Way	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-2781080	

Zurich American Insurance Company	CoCode: 16535	State of Domicile: New York
1299 Zurich Way	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-4233459	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Condominium Endorsement	U-DPP-303-A CW	09 19	END	New			UDPP303ACW0919.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

Condominium Endorsement

This endorsement modifies insurance provided under the:

Building And Personal Property Coverage Form

A. Section A. Coverage, Paragraph 1. Covered Property is amended as follows:

1. Subparagraphs **(2)** and **(4)**, of Paragraph **1.a. Building** are replaced by the following:

- (2)** Fixtures, outside of individual units, including outdoor fixtures;
- (4)** Personal property owned by you that is used to maintain or service the building or structure or its premises, including:
 - (a)** Fire-extinguishing equipment;
 - (b)** Outdoor furniture;
 - (c)** Floor coverings; and
 - (d)** Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering that are not contained within individual units;

2. The following is added to Paragraph **1.a. Building**:

Any of the following types of property contained within a unit, regardless of ownership, if your Condominium Association Agreement requires you to insure it:

- a.** Fixtures, improvements and alterations that are a part of the building or structure; and
- b.** Appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping.

But Building does not include personal property owned by, used by or in the care, custody or control of a unit-owner except for personal property listed in this Paragraph **A.2**.

3. The following is added to Paragraph **1.b. Your Business Personal Property**:

- a.** Personal property owned indivisibly by all unit-owners;
- b.** But Your Business Personal Property does not include personal property owned only by a unit-owner.

B. Section E. Loss Conditions is amended as follows:

1. The following is added to Paragraph **4. Loss Payment**:

If you name an insurance trustee, we will adjust losses with you, but we will pay the insurance trustee. If we pay the trustee, the payments will satisfy your claims against us.

2. The following conditions are added:

a. Unit-owner's Insurance

A unit-owner may have other insurance covering the same property as this insurance. This insurance is intended to be primary and not to contribute with such other insurance.

b. Waiver Of Rights Of Recovery

We waive our rights to recover payment from any unit-owner of the condominium that is shown in the Declarations.

All other terms, conditions, provisions and exclusions of this policy remain the same.

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Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	Explanatory Memo Condominium Endorsement.pdf
Item Status:	
Status Date:	

**Explanatory Memorandum
Distinguished Programs
Condominium Endorsement**

The purpose of this filing is to submit an endorsement to be used with our Distinguished Programs business. This program focuses on providing insurance solutions for the owners of multi-family rental units.

U-DPP-303-A CW (09/19) Condominium Endorsement

This optional endorsement attaches to the ISO CP 0010 Building and Personal Property Coverage Form for the purpose of accommodating coverage under the policy for property owned by a Condominium Association. The endorsement closely follows the CP 0017 Condominium Association Coverage Form and adds the following provisions:

- Fixtures and appliances are included in the Building coverage when they are located outside of an individual unit or when the Condominium Association Agreement requires them to be covered by the Condominium Association policy. But the Building coverage does not include any other personal property owned by or in the control of the unit-owner.
- The Business Personal Property coverage includes property owned indivisibly by all unit-owners, but does not include property owned only by the unit-owner.
- If the insured names an insurance trustee, loss payments will be paid to the trustee.
- If there is duplication of coverage with the unit-owners policy, this policy is primary.
- The Condominium Association insurer waives its right of recovery as against any unit-owner.

This Explanatory Memorandum is for informational purposes only. It does not modify, reduce, or broaden policy coverage. The actual rights of the Company and the Insured are contained in the policy provisions.